



**Department of Navy
Human Resources Service Center
Civilian Benefits Information Bulletin 2004-02**

**CHANGE IN MARITAL STATUS IS A
LIFE EVENT FOR CERTAIN
CHANGES TO HEALTH AND LIFE
INSURANCE**

If you have a change in your marital status (marriage, divorce, death of a spouse, legal separation) this is a life event that may allow you to make certain changes to your health and life insurance.

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

A change in your marital status allows you to make a change to your health insurance within 60 days after the date of the event. You will make your health election electronically using the Employee Benefits Information System (EBIS) or The Benefits Line. Based on a change in marital status you can:

- Enroll in health insurance;
- Change your enrollment from self-only to self and family;
- Change your enrollment to another health plan or option (examples: Mail Handlers to Blue Cross, or high option to low option of the same plan);
- If you participate in premium conversion, you can change your enrollment to self only if you are the last eligible family member under the FEHB enrollment. Remember, there is no automatic change from a self and family enrollment to self-only enrollment even if you no longer have eligible family members; and
- If you participate in premium conversion, you can cancel your enrollment as a result of the change in marital status only if you and all eligible family members now have other health insurance coverage.

If you currently have a self and family enrollment you can add or delete a family member to that plan without making an enrollment change. To add family members complete a ["Request to Add/Delete Members to a Family FEHB Enrollment"](#) and mail it directly to your health insurance carrier.

Based on a change in marital status you can also change whether you participate in FEHB premium conversion by completing a ["FEHB Program Premium Conversion Waiver/Election"](#). Premium conversion is a tax benefit. It allows you to allot a portion of your pay to your employer, who will in turn use that amount to pay your FEHB premium. This allotment is made on a pre-tax basis, which means that the money is not subject to Federal income, Medicare, or Social Security taxes, and in most cases, state and local taxes. The allotment reduces your taxable income, so less tax is withheld, and your paycheck is larger. The change to your premium conversion participation must be made within 60 days of your change in marital status and mailed to the Human Resource Service Center (HRSC) that services you. HRSC addresses can be found on page 3 of this benefits message.

Both of the above forms can also be found at www.donhr.navy.mil, click on EBIS to access the Civilian Benefits Information Center homepage. The forms are located under "Forms and Publications".

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FGLI)

A change in your marital status allows you to make a change to your life insurance within 60 days of the date of the event. Due to a change in marital status you can.

- Increase multiples of Option B (up to a maximum of 5 total). If the change is based on marriage you can increase coverage based on the number of additional family members. If the change is based on divorce or death of a spouse you can increase coverage based on the total number of dependent children.

- Increase multiples of Option C up to the maximum of 5 total no matter how many family members acquired with the event.
- You cannot elect Basic coverage or elect Option A based on change in marital status.
- You may decrease your FEGLI coverage at any time.

Your Option C **coverage does not automatically cancel when you no longer have any eligible family members**, (a spouse or unmarried dependent children under age 22); you must make the change electronically using The Employee Benefits Information System (EBIS) or The Benefits Line.

HOW TO MAKE YOUR FEHB/FEGLI CHANGE

- **The Employee Benefits Information System (EBIS)** is an Internet based application located at <http://www.donhr.navy.mil/>. Click on EBIS to access the application. Your Social Security Number (SSN) and password are used to log into EBIS. If you are a new EBIS user it is helpful to have a copy of your last SF 50, Notification of Personnel Action, or your Leave and Earnings Statement (LES). The following information can be found on these documents and is needed to create your EBIS password: Service Computation Date for Leave, Pay Plan, Grade and Step. You must also establish a Personal Identification Number (PIN) if you have not previously created one in EBIS or The Benefits Line. This same information is entered to create your PIN.
- **The Benefits Line** is a telephone interactive voice response system. You access The Benefits Line by calling 1-888-320-2917. To log into The Benefits Line you use your SSN and PIN. This is the same PIN that you created in EBIS. If you have not created a PIN, your initial PIN is your month and year of birth (MMYY). The system will require you to change the 4-digit PIN to a 6-digit PIN of your choosing. This 6-digit PIN will also be used to access EBIS.

DESIGNATIONS OF BENEFICIARY

If you have a change in marital status you may want to review your designations of beneficiary forms and update them accordingly. Remember that any previous designations remain valid until they are replaced by new designations. The five different designations of beneficiary forms are described on page 3. Additional information about designations of beneficiary is available at <http://www.opm.gov/insure/designations/index.asp>.

QUESTIONS

If you have questions regarding a Life Event or questions on any other benefit matter please call The Benefits Line at 1-888-320-2917, select option 4 to talk to a Benefits Customer Service Representative (CSR). CSRs are available 7:30 a.m. to 7:30 p.m., Monday through Friday (Eastern Time). Hearing impaired employees should call the TTY line number for their servicing HRSC.

Overseas employees who have access to DSN service can connect to The Benefits Line by dialing the DSN number to Randolph AFB (RAFB), 487-1110. Once the RAFB operator answers please indicate that you want to make an "official off net call" and give the operator The Benefits Line telephone number, 888-320-2917.

DESIGNATIONS OF BENEFICIARY FORMS

FORM NUMBER	PURPOSE OF DESIGNATION	DOWNLOAD FORM FROM	MAIL FORM TO
SF 2823, Designation For FEGLI	Determines how proceeds from the life insurance are distributed.	http://www.opm.gov/forms/pdf_fill/sf2823.pdf .	HRSC that services you.
SF 1152, Designation For Unpaid Compensation	Determines how any unpaid salary and lump sum annual leave are distributed.	http://www.opm.gov/forms/pdf_image/sf1152.pdf	HRSC that services you.
SF 3102, Designation For FERS	Designates who is to receive a lump-sum payment which may become payable under the FERS. It does not affect the right of any person who is eligible for survivor annuity benefits.	http://www.opm.gov/forms/pdf_fill/sf3102.pdf	HRSC that services you.
TSP-3, Designation For TSP	Determines how any money that is invested in TSP is distributed.	http://www.tsp.gov/forms/tsp3web.pdf	Thrift Savings Plan Service Office National Finance Center P. O. Box 61135 New Orleans, LA 70161-1135
SF 2808, Designation For CSRS	Designates who is to receive a lump-sum payment which may become payable under the CSRS. It does not affect the right of any person who is eligible for survivor annuity benefits.	http://www.opm.gov/forms/pdf_image/sf2808.pdf	Office of Personnel Management Retirement Operations Center P. O. Box 45 Boyers, PA 16017-0045

HRSC ADDRESS

□ HRSC Northwest

3230 NW Randall Way
Attn: Code 51
Silverdale, WA 98383-7952

TTY number for hearing impaired: (360) 315-8065

□ HRSC Northeast

ATTN: Code 51.1, Benefits Branch
111 S Independence Mall East
Philadelphia, PA 19106-2598

TTY number for hearing impaired: (215) 408-5449

□ HRSC Pacific (Code 512)

178 Main Street, Bldg. 499
Honolulu, HI 96818-4048

□ HRSC Europe

Code 50 Benefits Team
Block 2, Spur 2
MOD Complex, Lime Grove Rd
Ruislip, Middlesex HA4 8BS United Kingdom

□ HRSC Southwest

525 B Street, Suite 600
Attn: Records Room, Code 536
San Diego, CA 92101-4418

TTY number for hearing impaired: (619) 615-5649

□ HRSC Southeast

9110 Leonard Kimble Road, Code 43
Stennis Space Center, MS 39522-0002

TTY number for hearing impaired: (877) 854-3453 or
(228) 813-1110

□ HRSC East

NNSY, Bldg. 17, Code 43
Portsmouth, VA 23709-5000

TTY number for hearing impaired: (757) 396-7078.